



Northwest Territories Housing Corporation

Under One Roof



Providing Housing Opportunities for Northerners

Moratorium on public housing arrears evictions will be in effect until Spring

The Northwest Territories Housing Corporation (NWTHC) is offering a chance for public housing tenants who have found themselves behind on rent with arrears piling up, to avoid eviction and begin a repayment plan. A moratorium is being placed on public housing evictions due to arrears up until April 1, 2012. This means that the NWTHC's tenants currently facing eviction because of unpaid rent will be given a grace period over the winter months in order to get back in good standing.

The NWTHC expects that residents currently facing eviction because of arrears will take advantage of this opportunity to speak with their Local Housing Organization in order to take steps toward paying off their debt and no longer be in danger of eviction.

"The Housing Corporation encourages tenants with arrears to work with Local Housing Organizations to find solutions to maintain their tenancies. This moratorium on evictions is in line with the commitment of the Housing Corporation to helping tenants in arrears find positive solutions to become successful public housing tenants," said Robert C. McLeod, Minister Responsible for the Northwest Territories Housing Corporation.

"I am very hopeful that tenants see this unique situation as an opportunity to address their arrears and not as a chance to stop paying rent, which will only lead to a bigger debt and a greater chance they will face eviction in the spring."

During this moratorium, or postponement period, the evictions process will continue to the point of termination notice. However, the final act of eviction will not take place until April 1, 2012. Tenants facing eviction can expect that they will continue to have dealings with the NWT Rental Officer. This is not a chance for tenants to go without paying rent; it is a chance to get caught up on their arrears and start the repayment process. During this period, those who miss or stop payments on rent or arrears will continue have debt add up.

The moratorium does not apply to evictions that have been ordered for anything other than arrears. If an eviction has been ordered due to a tenant breaching the tenancy agreement for other reasons, for instance due to vandalism of a unit, that eviction will still be enforced during the postponement period. Tenants must still follow their lease during the eviction moratorium period.

The moratorium will cease on April 1, 2012. It is expected that new rent scales will be implemented early next fiscal year, which begins April 1,

as part of the outcome of the Shelter Policy Review. This review examined all aspects of housing programs and will result in other changes to programs and services. In order to prepare NWTHC tenants for the coming changes the moratorium period is being offered. Tenants who fail to take advantage of the moratorium and do not start a plan to repay arrears prior to April 1, will be facing eviction once the term expires in the spring.

Taking the steps to start a repayment plan is simple and the process has been in place for a long time. Tenants need only go to their Local Housing Organization (LHO) or NWTHC District Office if there is no LHO, and speak to staff about setting up a repayment plan. Staff will work with clients to set up a reasonable repayment plan that will be affordable. Tenants are not expected to enter into repayment plans that they cannot afford. Staff work closely with tenants to counsel them and come up with a plan that works for the tenant.

In 2012, the NWTHC will be introducing a more advanced method of tracking arrears. Specifically, using tools such as the Territorial Housing Information Management System, that will enable staff to better track tenant arrears situations, including monitoring repayment programs. The improved ability to track arrears will allow the NWTHC and LHOs to better counsel tenants earlier in the process.



NWTHC Photo (Paula MacFadyen)

A message from Minister Robert C. McLeod

The Honourable Robert C. McLeod, MLA for Inuvik Twin Lakes, was re-appointed Minister Responsible for the Northwest Territories Housing Corporation (NWTHC) on November 2, 2011. In the coming years he says his focus will be on delivering efficient and effective housing programs and services, moving forward with help from the Shelter Policy Review. He plans to prioritize the building of healthy, self-sufficient communities in the NWT and continue to advance building practices to meet the needs of all northerners.



It was an honour to again accept the position of Minister Responsible for the Northwest Territories Housing Corporation (NWTHC) on November 2, 2011. I am looking forward to continuing to work with the NWTHC team to foster a positive relationship with the

community and our partners.

I want to let everyone know that the Government of the Northwest Territories (GNWT)'s Shelter Policy Review, which began during the last Legislative Assembly, is going to build on the existing programs to make housing options more accessible to NWT residents, while also addressing the unique needs of each community. We want to deliver housing choices that are suitable for all northerners. I understand that each community is different and we have worked hard to develop programs and services which recognize that.

During the Shelter Policy Review, led by the NWTHC and the GNWT Department of the Executive, staff spent significant time listening to the concerns of residents and gathering feedback, which has been taken into consideration in

shaping the future of housing in the NWT.

The changes that are coming to GNWT housing programs and services will reflect the many opinions, concerns and comments expressed during this engagement process with stakeholders, as well as the research and analysis that was carried out throughout the review.

The result, I hope, will be a long-term plan for housing that will address the needs of NWT residents at all stages of the spectrum of need, building on the existing housing programs and services.

Thank you,
Hon. Robert C. McLeod

Under One Roof is produced by the NWTHC. Any comments, suggestions or questions can be Emailed to NWTHC Communications Advisor and Editor of *Under One Roof*, Cara Bryant, at: underoneroof@gov.nt.ca

A message from the NWTHC President



On November 21, Mr. David Stewart was appointed to the position of President of the Northwest Territories Housing Corporation (NWTHC), upon the retirement of Jeff Polakoff.
Mr. Stewart came to the NWTHC from the GNWT's Department of the Executive where he served as Assistant Deputy Minister of Executive Operations.

It was an honour to

accept the position of President of the NWTHC recently. In my previous position with the GNWT's Department of the Executive, I was working closely with the NWTHC on the Shelter Policy Review.

Through the Review I believe we will be able to build on the GNWT's existing programs and services to better serve the housing needs of NWT residents. The changes from the Review will be coming into

effect soon and I am looking forward to the new direction the NWTHC will be taking.

We at the NWTHC strive to deliver housing programs and services that meet the needs of all northerners and recognize that those needs vary from one community to the next. Moving forward I hope that the NWTHC can help more northerners access housing programs.

Review building on past success

Change is in the air at the Northwest Territories Housing Corporation (NWTHC). Recently a Shelter Policy Review has been undertaken by the GNWT and led by the NWTHC and the GNWT Department of the Executive. It has been a review of the delivery of housing programs, supports and services. It came about in an effort to better serve the residents of the NWT and their varying housing needs, as well as a desire to build on the already successful programs and services currently in place.

As part of the Shelter Policy Review, representatives from the NWTHC and the Department of the Executive travelled to various communities across the territory between May and September 2011 to gather feedback from residents on the state of housing delivery in the NWT and what may be done to improve it.

Some of the survey methods used included workshops with representatives of the communities, Local Housing Organization chairs and managers; an online questionnaire made available to all NWT residents; a telephone survey; meetings with MLAs, non-governmental organizations (NGOs), GNWT departments and other organizations like the Chamber of Commerce and the NWT Association of Communities.

The input received from NWT residents through this engagement process is being used to inform the Shelter Policy Review and has been very valuable. The participation of so many residents has been appreciated.

One of the goals of the Shelter Policy Review is to take the feedback and use it to come up with a long-term plan to meet different types of housing needs. This includes homelessness, transitional housing and emergency shelters, public housing, market rentals and homeownership.

The Review takes into consideration both individual and community needs, the approach to programs and services, and the declining funding from the federal government for social housing. Some common themes came out of the feedback provided in the engagement process. For instance, residents want a fair, uncomplicated, predictable system of calculating public housing rent that promotes self-reliance rather than creating dependency or discouraging some tenants from working.

Addressing the differences between market and non-market communities was another common theme. Two other key components of the Shelter Policy Review have been the review of how rent is calculated under the Public Housing Program and an independent review of the NWTHC's homeownership programs.

"The Shelter Policy Review is an important process that will guide the GNWT in its continued work to address the housing needs of NWT residents," said David Stewart, President of the NWTHC.

"The Shelter Policy Review used many different methods and resources to gain as much insight as possible into the housing needs of the territory

and options to address that need. The positive changes that come out of this Review will help us to grow and strengthen the delivery of housing programs and services across the spectrum of need. Moving forward we hope to be able to build on the success of existing programs in order to meet the needs of all northerners," said Stewart, who joined the NWTHC as President on November 21, 2012.

With the election of the 17th Legislative Assembly, the NWTHC is moving forward to present the MLAs with the Review findings. Following this, different housing options will be considered, which will take into consideration factors such as how to strengthen public housing; the issue of homeownership, specifically in non-market communities; the absence of housing options in non-market communities; different styles of houses; how to improve communication to better serve NWT residents; addressing homelessness, transitional housing and housing supports for seniors; and the decline in federal funding.

The Shelter Policy Review will bring some changes to the delivery of housing programs and public housing rent scale. In the coming months a plan will be developed and approved. This will provide long-term direction for the delivery of housing programs and services.

The public can expect a report on this framework to be released by the spring of 2012 and the roll out of any changes to housing programs and services to begin by summer 2012.

New housing in South Slave



NWTHC Photo (Tom Gross)

This one-bedroom triplex is currently under construction in Fort Resolution.

In spite of the cold winter weather, construction is currently going on in the South Slave region. The community of Fort Resolution will be getting a new one-bedroom triplex, pictured here. A triplex is a three-unit building, which will house between three to six people. Currently

the expected completion date is March 31, 2012. This home is being constructed with funding from the Canada Mortgage and Housing Corporation (CMHC) through Canada's Economic Action Plan (CEAP), with matched funding from the GNWT through the NWTHC.

Housing Highlights

Over the past four years (2007-2008 through to end of 2010-2011), the NWTHC has made substantial investment in:

New Construction

- Over \$55 million to construct 300 public housing units (replacing older units)
- \$40 million to construct 229 homeownership units for the Home Entry Level Program (HELP)
- Major renovations and/or retrofits on NWTHC assets

Addressing housing quality (NWTHC public housing and homeownership units & private homes)

- Major renovations and/or retrofits on NWTHC assets

(major capital) - \$29.5 million Contributing Assistance for Repairs & Enhancements (CARE) program for private homeowners and other small repairs on NWTHC assets (minor capital) - \$46 million Renovations and retrofits including energy efficiency improvements on both NWTHC and private homeowner units

The NWTHC committed in 2009-10 to a high level of energy efficiency for new homes designs (EnerGuide 80 standard)

Bertha Allen Apartments, one year later

Recently Bertha Allen

Apartments in Inuvik celebrated the one-year anniversary of its opening. The building is a seniors' residence located on Kingmingsa Drive in Inuvik. The high quality facility is named for Bertha Allen, a high-profile community member and advocate for seniors, who died in May 2010.

The Bertha Allen Apartments were officially opened in December 2010 by the Honourable Robert C. McLeod, Minister of the Northwest Territories Housing Corporation (NWTHC).

There was a ceremony held to commemorate the opening of the seniors' residence, something Allen had been instrumental in bringing about. More than 30 of the late Allen's family members and friends attended the event, along with dignitaries from Inuvik, across the

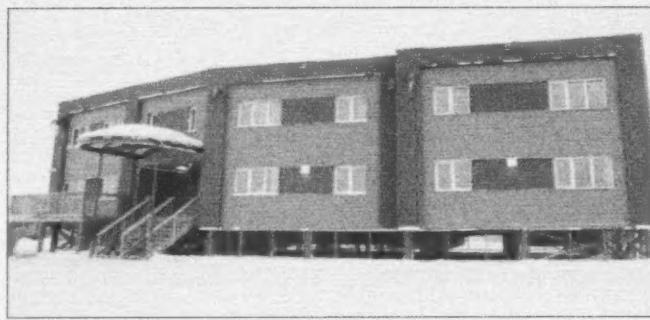
NWT and the Yukon.

Diana Tingmiak, Manager of the Inuvik Housing Authority, which manages the building, said the first year of operation has produced a lot of praise from residents and visitors alike. "People that have been in the building talk about how nice it is," she said.

"They're really nice apartments with lots of room. The apartments' residents often work on puzzles or get together for a chat in the shared living space and home-care workers also come in to work on arts and crafts. Some of the buildings highlights include a large TV in the common area and railings in the hallway."

Tingmiak said the building, which features nine units in total and eight for the elders, has been full since its opening.

In January, 2009 the federal



NWTHC Photo (Neil Phillips)

The Bertha Allen Apartment building located in Inuvik. This was the first year the building was in operation.



NWTHC photo (Neil Phillips)

Minister of Housing, the Honourable Robert C. McLeod attends the opening event for the Bertha Allen Apartments in Inuvik, December 2010.

government announced, under Canada's Economic Action Plan (CEAP), a two-year, \$58 million contribution to housing in the Northwest Territories which the Government of the Northwest Territories matched.

This investment resulted in significant housing improvements, such as the Bertha Allen Apartments. There has been investment in every community of the NWT including major renovations on existing public housing units; the construction of new public housing; and the construction of new homes that were made available to northerners through the NWTHC's Homeownership Entry Level Program (HFLP), which is one of the Housing Choices homeownership suite of

programs.

"Thanks to this investment the NWTHC was able to build public housing for seniors; more homes were made available to NWT community members who were ready to become homeowners for the first time; and the overall quality of our current housing stock was significantly improved and made more energy efficient. The NWTHC will continue to build on these successes as we move forward," said McLeod during the opening.

One of the most notable features of the apartments is a plaque in honour of Allen, which hangs in the building to remind both visitors and residents who Bertha Allen was and her contribution to making the facility a reality.

Make sure your home is winter ready

Freezing temperatures are here!

With the arrival of winter there are a few things homeowners and tenants in the north can do to take care of their home and avoid possible freeze-ups or other cold-induced problems.

It is important to be diligent in looking for and treating any maintenance problems, as waiting to take care of any repairs could mean they get worse and become more costly to fix.

Here are some preventative maintenance tips:

- Check for any exposed water lines or sewer pipes that may freeze in the winter and insulate them.
- Remove screens from the inside of windows to allow air from the heating system to keep condensation off window glass. Make sure all windows are closed tightly.
- Drain and store outdoor hoses. Close valve to outdoor hose connection and drain the exterior faucet.

- Check that any heat tape protecting your water and sewage lines are on and working properly.

- Ensure the sump pump is working properly and that the outlet line is clear and that there are no leaks.

- Replace weather stripping on doors to outside if it is worn out.

- Have a qualified technician service your hot water tank and have the furnace or boiler in your heating system serviced.

- Make sure any heat tape protecting water and sewage tanks are in place and working properly.

- Test plumbing shut-off valves to be sure they are working and prevent them from seizing.

- Look for signs of excessive moisture levels, like condensation on windows, which can cause significant damage over time and pose serious



NWTHC Photo (Tom Gross)

health problems. If there is too much moisture in the air it could encourage mold and mildew to grow inside the house.

- Try to use fans in the bathrooms when running water and in the kitchen when cooking. Make sure your dryer vent is properly connected and venting outside. Lastly, mold can be removed using a little dish washing liquid and water.

- Vacuum radiator covers on the back of refrigerators and freezers, bathroom fan covers and smoke, carbon monoxide, natural and liquid propane gas detectors.

- If you have a wood burning heating appliance, check your owner's manual to see how often you need to remove ash and clean the chimney.

Some suggestions to reduce the cost of running your furnace (or boiler) this winter:

- Inspect and clean furnace filters on a regular basis

and change when needed. A dirty filter can reduce the movement of air in the house, making the furnace less efficient.

- Have the belt on the fan motor inspected annually to ensure it is in good working condition. It is a good idea to have a spare on hand in case it breaks.

- The blower motor should be properly oiled according to the owner's manual.

- Items covering a vent, like furniture or children's toys, will reduce the effectiveness of the furnace. Make sure to check all ducts and vents and clear anything that may be blocking air flow.

- Check the operation of your thermostat and other controls (on a boiler), ensure your fuel filter and lines have been checked.

- Have the burner inspected and serviced by a qualified service person.

From rental to homeownership

Margaret Lafferty was born and raised in Fort Simpson. The life-long resident has made her home in the community. She has also been a tenant of the Northwest Territories Housing Corporation (NWTHC) until recently when she made the move to become a homeowner, having successfully completed one of the NWTHC's homeownership programs.

"We first moved here as (renters)," said Mrs. Lafferty. She said her family moved into the home in 1971 and has now purchased the home through an NWTHC homeownership program. After renting her home for over thirty years, Lafferty was accepted to the program. She explained that she and her family had been renting the house for so many years they asked the NWTHC if they could purchase it.

The objective of the NWTHC's homeownership programs, is to assist NWT residents in need with a forgivable loan to purchase or rent to purchase a modest home. On August 1, 2011 Mrs. Lafferty earned her forgiveness for the loan provided to her under one of the NWTHC's homeownership programs. The mother of ten said the NWTHC staff has been very helpful.

"They did repairs for me here," she

said. "They made sure my furnace was OK, gave me a new fuel tank and put new roofing on the house. That was really good." The NWTHC is pleased that Mrs. Lafferty has reached her goal of becoming a homeowner and had such success with the homeownership program.

NWT residents interested in homeownership can apply to the NWTHC for assistance under its Housing Choices homeownership programs. The Homeownership Entry Level Program (HELP) provides assistance to potential first-time home buyers. Clients who are not able to secure mortgage financing or are unsure of their responsibilities as homeowners are provided the opportunity of experiencing homeownership commitments before purchasing a home.

There is also the Providing Assistance for Territorial Homeownership (PATH) program that provides individuals the chance to become homeowners by assisting in the construction or purchase of a modest house. Clients also obtain additional funding from an approved financial institution or other verifiable sources.

Anyone interested in the NWTHC's programs should contact



NWTHC Photo (Nahendeh District Office)
Fort Simpson's Margaret Lafferty shakes hands with Franklin Carpenter, Vice President of Programs and District Operations for the NWTHC.

their NWTHC District Office or call 1-866-956-9842 to find out when the intake period for applications

takes place.
Further information is also available at www.nwthc.gov.nt.ca

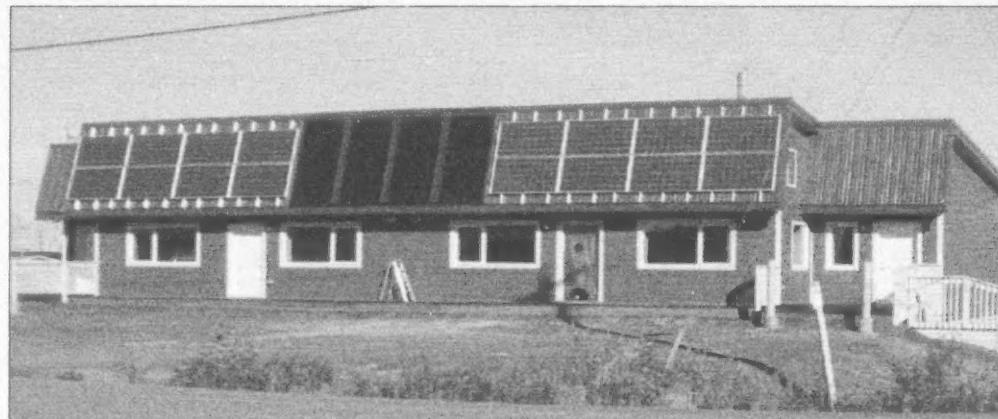
Sustainable housing, the way of the future

With an eye on the future of housing, the Northwest Territories Housing Corporation (NWTHC) is proud to be part of a project that is making the environment and energy efficiency a priority. The Northern Sustainable Housing Project was announced on March 3, 2009. The first Northern Sustainable Housing Duplex was completed in Inuvik in summer 2011. It was built in partnership with the Canada Mortgage and Housing Corporation (CMHC).

Inuvik was chosen as the site for this first Northern Sustainable House because "(it) was one of the larger communities that had all the conditions of a harsh northern environment," said John Robson, manager of design development for the NWTHC's Infrastructure Services.

Inuvik was also chosen after considering factors like the cost of operating housing in the community, infrastructure that was already in place, and the capacity to service the project within the community. The environmentally friendly duplex is the only one like it in the territory; however there has also been similar pilot projects launched in the Yukon and Nunavut.

The sustainable housing project was designed by Northerners for Northerners; the NWTHC district staff and CMHC held meetings throughout the design process in the community to get feedback and gain insight into what northerners believed was important when designing and building the Northern Sustainable Housing Duplex. It was designed specifically for the unique circumstances of life in the



NWTHC photo
The Northern Sustainable House in Inuvik.

Northwest Territories, incorporating the input from stakeholders gathered at meetings. It takes into account issues like climate, logistical challenges, energy conservation, cultural needs, and maintenance concerns.

Some of the characteristics that set the Northern Sustainable House apart from other homes includes, "super-high insulation values, innovated construction techniques, high energy efficiency appliances and solar components," explains Randy Jacobs, a manager of construction service for the NWTHC's Infrastructure Services. He said there are two types of solar components to the house; solar panels used to create energy and solar hot water used to heat water.

The pilot project also incorporated a design that would make the house 'visible', a term meaning the building is accessible for individuals with a disability, which includes features like no step entry, wider doors and an accessible bathroom. Also part of the unique design is a Heat Recovery Ventilator (HRV) a new energy efficient technology. "It's a way of keeping fresh air in the house without costing a lot of money," said Jacobs.

Now that Public Housing Program tenants have taken up residence in both units of the duplex, the next steps are to gather data and compare it to other homes in similar climates in hopes of discovering how cost effective the design is.

The home will be monitored

for a minimum of one year, in order to examine how well the building operates.

The NWTHC website

Please check out our website.

It features up-to-date information on housing programs and services, including how to apply for the Housing Choices programs and public housing.

To check it out log on to www.nwthc.gov.nt.ca